Case 09-20244 Doc 1 Filed 06/03/09 Entered 06/03/09 14:51:25 Desc Main

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Page 1 of 58 Document B1 (Official Form 1)(1/08) **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Glogowski, William Glogowski, Carol All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-9008 xxx-xx-1806 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 1117 Argyle 1117 Argyle Bensenville, IL Bensenville, IL ZIP Code ZIP Code 60106 60106 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Dupage Dupage Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP Code ZIP Code Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box) ☐ Health Care Business Chapter 7 Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 Individual (includes Joint Debtors) of a Foreign Main Proceeding ☐ Chapter 11 See Exhibit D on page 2 of this form. ■ Railroad ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 □ Stockbroker ☐ Corporation (includes LLC and LLP) of a Foreign Nonmain Proceeding ☐ Chapter 13 Commodity Broker ☐ Partnership ☐ Clearing Bank Other (If debtor is not one of the above entities, Other Nature of Debts check this box and state type of entity below.) (Check one box) **Tax-Exempt Entity** ☐ Debts are primarily consumer debts, Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization under Title 26 of the United States "incurred by an individual primarily for Code (the Internal Revenue Code). a personal, family, or household purpose.' Chapter 11 Debtors Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). \square Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the debtor Debtor's aggregate noncontingent liquidated debts (excluding debts owed is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 200-999 1,000-5,000 5,001-10,000 1-49 100-10,001-25,001-50,001-OVER 50,000 199 25,000 100,000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$10,000,001 to \$50 \$50,000,001 to \$100 \$500,000,001 to \$1 billion \$0 to \$50,000 \$500,001 \$1,000,001 \$100,000,001 to \$1 million million million Estimated Liabilities \$1,000,001 to \$10 million \$50,001 to \$100,001 to \$500,000 \$500,001 \$10,000,001 to \$50 \$50,000,001 \$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion \$100,000

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Page 2 of 58 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Glogowski, William Glogowski, Carol (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ SCOTT R. CLAR June 3, 2009 Signature of Attorney for Debtor(s) (Date) SCOTT R. CLAR Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

▼ /s/ William Glogowski

Signature of Debtor William Glogowski

X /s/ Carol Glogowski

Signature of Joint Debtor Carol Glogowski

Telephone Number (If not represented by attorney)

June 3, 2009

Date

Signature of Attorney*

X /s/ SCOTT R. CLAR

Signature of Attorney for Debtor(s)

SCOTT R. CLAR 06183741

Printed Name of Attorney for Debtor(s)

Crane, Heyman, Simon, Welch & Clar

Firm Name

Suite 3705 135 South LaSalle Street Chicago, IL 60603-4297

Address

312-641-6777 Fax: 312-641-7114

Telephone Number

June 3, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Glogowski, William Glogowski, Carol

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

	Northern District of Illinois						
In re	William Glogowski Carol Glogowski		Case No.				
	-	Debtor(s)	Chapter	7			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont. □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone. □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ William Glogowski William Glogowski Date: June 3, 2009

Certificate Number: 00981-ILN-CC-006738294

CERTIFICATE OF COUNSELING

I CERTIFY that on April 14, 2009	, a	t_6:08	o'clock PM CDT ,				
William Glogowski		received	1 from				
Credit Advisors Foundation							
an agency approved pursuant to 1 U.S.C. § 111 to provide credit counseling in the							
Northern District of Illinois	, ai	n individual (d	or group] bricfing that complied				
with the provisions of 11 U.S.C. § 109(h) and 111.							
A debt repayment plan was not pre ared	If a d	lebt repayment	plan was prepared, a copy of				
the debt repayment plan is attached to this	certificat	e.					
This counseling session was conducted by	/ internet		·				
Date: April 14, 2009	Ву	/s/Sam Hohma	n				
	Name	Sam Hohman					
	Title	President, CEC)				

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	William Glogowski Carol Glogowski		Case No.	
	-	Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Carol Glogowski Carol Glogowski
Date: June 3, 2009

Certificate Number: 00981-ILN-CC-006738295

CERTIFICATE OF COUNSELING

I CERTIFY that on April 14, 2009	, a	it 6:08	o'clock PM CDT,
Carol Glogowski		received	from
Credit Advisors Foundation			,
an agency approved pursuant to 1 U.S.C.	§ 111 to	provide credit	counseling in the
Northern District of Illinois	, a	n individual[o	r group] briefing that complied
with the provisions of 11 U.S.C. §; 109(h)	and III		
A debt repayment plan was not pre ared	Ifac	lebt repayment	plan was prepared, a copy of
the debt repayment plan is attached to this	certifica	te.	
This counseling session was conducted by	internet		·
Date: April 14, 2009	Ву	/s/Sam Hohmar	1
	Name	Sam Hohman	A.,
	Title	President, CEO	, a

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budy at and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	William Glogowski,		Case No.		
	Carol Glogowski				
-		Debtors	Chapter	7	
			•		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	240,000.00		
B - Personal Property	Yes	3	25,600.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		578,638.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		181,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		600,344.62	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			900.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			5,780.00
Total Number of Sheets of ALL Schedu	ıles	28			
	T	otal Assets	265,600.00		
			Total Liabilities	1,359,982.62	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court

	Northern Distric	t of Hilliois		
William Glogowski,			Case No.	
Carol Glogowski			Chant	7
	L	ebtors	Chapter	7
f you are an individual debtor who a case under chapter 7, 11 or 13, yo	ARY OF CERTAIN LIA se debts are primarily consumer de u must report all information reque individual debtor whose debts are	bts, as defined in § sted below.	101(8) of the Bankruptcy C	ode (11 U.S.C.§ 101(8)
This information is for statistical plants of the following types of			em.	
Type of Liability		Amount		
Domestic Support Obligations (from S	chedule E)			
Taxes and Certain Other Debts Owed (from Schedule E)	to Governmental Units			
Claims for Death or Personal Injury W (from Schedule E) (whether disputed of	Thile Debtor Was Intoxicated or undisputed)			
Student Loan Obligations (from Sched	ule F)			
Domestic Support, Separation Agreem Obligations Not Reported on Schedule				
Obligations to Pension or Profit-Sharin (from Schedule F)	ng, and Other Similar Obligations			
	TOTAL			
State the following:				
Average Income (from Schedule I, Lin	ne 16)			
Average Expenses (from Schedule J, I	Line 18)			
Current Monthly Income (from Form 2 Form 22B Line 11; OR, Form 22C Lin				
State the following:				
Total from Schedule D, "UNSECUI column	RED PORTION, IF ANY"			
2. Total from Schedule E, "AMOUNT column	ENTITLED TO PRIORITY"			
3. Total from Schedule E, "AMOUNT PRIORITY, IF ANY" column	NOT ENTITLED TO			
4. Total from Schedule F				
5. Total of non priority uncogured deb				

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B6A (Official Form 6A) (12/07)

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

1117 Argyle, Bensenville IL 60106		J	240,000.00	289,000.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **240,000.00** (Total of this page)

Total > **240,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	home	J	1,000.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	First American Bank, Elk Grove, IL A/C #1046255414 and USA 1 Credit Union Matteson II A/C #26749	J	1,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous furniture and one television set	J	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Ordinary books and pictures	J	100.00
6.	Wearing apparel.	x		
7.	Furs and jewelry.	Miscellaneous watches, bracelets	J	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Met Life 928207256A; 88673153746; 9681069004m; 8226078388c; 862600751A	; J	3,500.00
10.	Annuities. Itemize and name each issuer.	x		

2 continuation sheets attached to the Schedule of Personal Property

7,600.00

Sub-Total >

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	2 IRAs 13-499	Chase Bank 4650	J	13,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > 13,000.00
			(T	otal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	William Glogowski,
	Carol Glogowski

6/03/09 2:37PM

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	200	04 Ford Expedition	J	5,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

5,000.00

Total >

25,600.00

B6C (Official Form 6C) (12/07)

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 1117 Argyle, Bensenville IL 60106	735 ILCS 5/12-901	30,000.00	240,000.00
Cash on Hand home	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Checking, Savings, or Other Financial Accounts, C First American Bank, Elk Grove, IL A/C #1046255414	Sertificates of Deposit 735 ILCS 5/12-1001(b)	1,000.00	1,000.00
and USA 1 Credit Union Matteson II A/C #26749			
<u>Household Goods and Furnishings</u> Miscellaneous furniture and one television set	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
<u>Furs and Jewelry</u> Miscellaneous watches, bracelets	735 ILCS 5/12-1001(b)	500.00	500.00
Interests in Insurance Policies Met Life 928207256A; 88673153746; 9681069004m; 8226078388c; 862600751A	215 ILCS 5/238	3,500.00	3,500.00
Interests in IRA, ERISA, Keogh, or Other Pension of 2 IRAs Chase Bank 13-4994650	or Profit Sharing Plans 735 ILCS 5/12-704	100%	13,000.00
Automobiles, Trucks, Trailers, and Other Vehicles 2004 Ford Expedition	735 ILCS 5/12-1001(c)	4,800.00	5,000.00

Total: 55,300.00 265,500.00

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B6D (Official Form 6D) (12/07)

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_	_						
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	42m02-4200	DZ1-QU-DAFE	S P U T	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx1001			6/1/05	T	T E D			
Amalgamated Bank Commerical Loan Dept. PO Box 800 Chicago, IL 60690	x	J	Equipment Jessop Zinc Plating Line Value \$ 265,000.00		U		82,000.00	0.00
Account No. xxxxxxx483-0			1979				·	
Citi Mortgage Mail Stop 0305 100 Galleria Office Center Southfield, MI 48034-8409		J	Home Mortgage					
			Value \$ 250,000.00				196,000.00	0.00
Account No. xxxxxx6668			Jan. 2004					
Citibank N.A. PO Box 790110 Saint Louis, MO 63179-0110		J	Home Equity Line of Credit 1117 Argyle, Bensenville IL 60106					
			Value \$ 250,000.00	1			95,638.00	0.00
Account No. xxxxx5250 Itasca Bank 308 W. Irving Park Rd. Itasca, IL 60147		J	9/15/05 line of credit					
			Value \$ 205,600.00	1			205,000.00	0.00
continuation sheets attached			•	Subt			578,638.00	0.00
Total (Report on Summary of Schedules) 578,638.00					0.00			

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B6E (Official Form 6E) (12/07)

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be

liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to prioril listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total
also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

_ continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re	William Glogowski, Carol Glogowski		Case No.	
		Debtors	- ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

6/03/09 2:37PM

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED LIQUIDATED AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM I NGENT OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. xx-xxx6792 **Back State of Illinois Payroll Taxes** Illinois Dept of Revenue 0.00 PO Box 88299 Chicago, IL 60680 ХJ 25,000.00 25,000.00 Account No. xxxxx6792 2003 **Back Payroll taxes** Internal Revenue 0.00 2001 Butterfield Rd. Downers Grove, IL 60515 ΧЈ 121,000.00 121,000.00 Account No. xxxx438-6 Back unemployment taxes to State of Illinois State of Illinois 0.00 **Dept of Employment Security** Chicago, IL 60603-2802 X | J35,000.00 35,000.00 Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 181,000.00 181,000.00 Schedule of Creditors Holding Unsecured Priority Claims 0.00 (Report on Summary of Schedules) 181,000.00 181,000.00 Case 09-20244 Doc 1 Filed 06/03/09 Entered 06/03/09 14:51:25 Desc Main Document Page 20 of 58

B6F (Official Form 6F) (12/07)

In re	William Glogowski, Carol Glogowski		Case No.	
		Debtors	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community		c	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLAIS SUBJECT TO SETOFF, SO STATI	AIM	ONTINGEN	UNLLQULDA		AMOUNT OF CLAIM
Account No. LREGEME01			3/1/09		Ť	D A T E		
A.M.B 6250 N. River Rd. Suite 1100 Des Plaines, IL 60018	x	J				D		145,000.00
Account No. x0222			5/7/08					
Advantage MRI 2008 N. Pulaski Chicago, IL 60639-3767		J	medical services					0.500.00
Account No. MRN #LSxx0835			5/7/08					3,500.00
Advantage MRI - Logan 2608 N. Pulaski Chicago, IL 60639-3767		J	medical services					
			2//2/22					3,500.00
Account No. xx4514 Alexian Bros. 25466 Network Place Chicago, IL 60673-1254		J	2/18/09 medical services					233.00
			T)	S otal of th		tota pag		152,233.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No
	Carol Glogowski	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGENT	Q U	E	AMOUNT OF CLAIM
Account No. Inv # xx7259	1		5/2/08 medical services	'	Ė		
Alexian Brothers 136 Birsten Road Elk Grove Village, IL 60007		J	medical services				200.00
Account No. xx5438	T	T	4/18/08				
Alexian Brothers 136 Birsten Elk Grove Village, IL 60007		J	medical services				
							585.00
Account No. Inv. #x7555 Alexian Brothers 136 Biester Field Elk Grove Village, IL 60007		J	4/18/08 medical services				620.00
Account No. Gxxxxxxx9420			12/9/08				
Alexian Brothers Lock Box 22589 22589 Network Place Chicago, IL 60673-1225		J	medical services				358.00
Account No. Inv. xx5438			4/18/08				
Alexian Brothers Health 25466 Network Place Chicago, IL 60673-1254		J	medical services				143.18
Sheet no. 1 of 15 sheets attached to Schedule of				Subt	ota	1	4 000 40
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his _]	pag	ge)	1,906.18

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No.
	Carol Glogowski	

CDEDITODIC NAME	С	Hu	sband, Wife, Joint, or Community	С	U	,	D I	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxxxxx84 02	C O D E B T O R	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Workmens Compensation Erzo Macario	CONTINGENT	Q U I D A T		S P	AMOUNT OF CLAIM
Alexian Brothers Medical				\downarrow	Ė D	5	4	
800 Biesterfield Rd. Elk Grove Village, IL 60007-3361		J						
Account No.	╀			+	+	1	1	373.00
AMB-SGP TX/IL, L.P. c/o Lee F. Dewald/Riebandt & DeWald 1237 S. Arlington Heights Rd. Arlington Heights, IL 60005		J					x	
	┸			1	╧			Unknown
Account No. xxxx-xx7060 American Express Box 0001 Los Angeles, CA 90096-8000		J	1995 credit card					20,000.00
Account No. xxxx-xxxxxx-x3005 American Express PO Box 981535 El Paso, TX 79998-1535		J	1995 credit card					1,900.00
Account No. xxxx-xxxxx-x4008	†		Regency Metal Finishing	\dagger	\dagger	†	+	
American Express Box 0001 Los Angeles, CA 90096-8000		J						10,848.72
Sheet no. 2 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f	1	(Total of	Sub				33,121.72

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No.
	Carol Glogowski	<u>.</u>

Debtors

CDEDITOD'S NAME	Ç	Hu	sband, Wife, Joint, or Community	Ç	U	D	эΤ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxx-xxxxx-x1003	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	D A T	ED	S P U T	AMOUNT OF CLAIM
	1				Ē D	╀	4	
American Express Box 0001 Los Angeles, CA 90096-8000		J						10,435.25
Account No. xxxx-xxxxx-x1008						\perp	+	10,433.23
American Express Box 0001 Los Angeles, CA 90096-8000		J						19,606.24
Account No. APCx0325	╀	-	4/4/08	\vdash	L	╀	+	13,000.24
Associated Pathology PO Box 3680 Peoria, IL 61612-3680		J	medical services					154.80
Account No. xxxx-xxxxxx-x1003		t	1995			T	†	
Bank of America PO Box 981535 El Paso, TX 79998-1535		J	Line of Credit					10,000.00
Account No. xxxx-xxxx-xxxx-5893		T			\vdash	\dagger	\dagger	
Bank of America PO Box 981535 El Paso, TX 79998-1535		J						12,000.00
Sheet no. 3 of 15 sheets attached to Schedule of				Subi			\uparrow	52,196.29
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis :	pag	ge)	<i>)</i> [-

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No	
	Carol Glogowski		

Debtors

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	D I S P U T E D	
Account No. xxxx-xxxx-4733			1995]⊤	T		
Bank of America PO Box 15026 Wilmington, DE 19850-5026		J	credit card		D		11,000.
Account No. xxxx-xxxx-6573			1995				
Bank of America PO Box 15026 Wilmington, DE 19850-5026		J	credit card				11,500.
Account No. xxxx-xxxx-7972	T	T	1995	十	T	T	
Bank of America PO Box 15019 Wilmington, DE 19850-5019		J	credit card				9,600.
Account No. xxxx-xxxx-xxxx-9375			1995	Т	Г	Г	
Bank of America PO Box 15019 Wilmington, DE 19886-5019		J	credit card				15,000.
Account No. xxxxxx-xx-xx2422			1998	T		Π	
Beneficial 520 W. Lake St. Ste. #6 Addison, IL 60101		J	Line of Credit				12,000.
Sheet no. 4 of 15 sheets attached to Schedule of				Sub	tota	ıl	E0 100
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pas	ze)	59,100.

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) 1995 Account No. xxxx-xxxx-xxxx-0682 credit card **Best Buy** J PO Box 15521 Wilmington, DE 19850-5521 3.000.00 1995 Account No. xxxxxxxxxx4481 credit card **Carson Pirie Scott** J PO Box 15521 Wilmington, DE 19850-5521 450.00 1995 Account No. xxxx-xxxx-1773 credit cards Chase J PO Box 15298 Wilmington, DE 19850-5298 8,200.00 1995 Account No. xxxx-xxxx-8223 credit card Chase PO Box 15298 Wilmington, DE 19850-5298 3,500.00 1995 Account No. xxxx-xxxx-xxxx-2217 credit card Chase PO Box 15298 J

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Sheet no. 5 of 15 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

Wilmington, DE 19850-5298

Subtotal

(Total of this page)

2,000.00

17,150.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AMOUNT OF CLAIM AND ACCOUNT NUMBER J IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) 1995 Account No. xxxx-xxxx-xxxx-8223 credit card Chase J PO Box 15298 Wilmington, DE 19850-5298 3,500.00 19995 Account No. xxxx-xxxx-7704 credit card Chase J PO Box 15298 Wilmington, DE 19850-5298 12.000.00 1995 Account No. xxxx-xxxx-1821 credit card **Chase Bank** J PO Box 15298 Wilmington, DE 19850-5298 22,000.00 Account No. xx2539 10/3/08 medical services Chicago Institute of Neurosurgery J PO Box 2401 Bedford Park, IL 60499-2401 70.00 Account No. HC4670 9/25/08 **Medical Services Chicago Lake Shore** J Dept. 4373 Carol Stream, IL 60122-4773

Sheet no. 6 of 15 sheets attached to Schedule of

Creditors Holding Unsecured Nonpriority Claims

Subtotal

(Total of this page)

200.00

37,770.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Z L L Q U L D A T E D	DISPUTED	AMOU	JNT OF CLAIM
Account No. xxxx-xxxx-xxxx-1415	1		1995	'	Ę			
Citi Bank Box 6000 The Lakes, NV 89163-6000		J						11,000.00
Account No. xxxx-xxxx-4736			1995		Г	Г		
Citi Bank Box 6000 The Lakes, NV 89163-6000		J	credit card					5,800.00
Account No. xxxx-xxxx-6998	╁	\vdash	1995	╁	\vdash	╁		
Citibank PO Box 6125 Sioux Falls, SD 57117		J	credit card					5,000.00
Account No. xxxx-xxxx-7928			1995	Т	Г	Г		
Citibank Box 6000 The Lakes, NV 89163-6000		J	credit card					7,000.00
Account No. xxx-xxx-5744			1993			Γ		
Citibank PO Box 769006 San Antonio, TX 78245-9006		J	Line of Credit					9,000.00
Sheet no. 7 of 15 sheets attached to Schedule of				Sub	tota	ıl		37,800.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	1	37,000.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No	
	Carol Glogowski		

Debtors

ODEDITORIO NA ME	С	Hu	sband, Wife, Joint, or Community	С	U	Ī	Б	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxx-x-xxxxxx3054	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	I E	S P U T	AMOUNT OF CLAIM
Elk Grove Cardiology Associates 520 E. 22nd St. Lombard, IL 60148		w			E D			28.00
Account No. xxxXxxxx7641 Elk Grove Radiology 75 Remittance, Ste. 6500 Chicago, IL 60675-6500		J	2/19/09 medical services					36.00
Account No. x7877 Elmhurst Clinic 75 Remittance Drive Suite 1253 Chicago, IL 60675-1253		J	4/14/08-7/9/08 4/4/08					27.00
Account No. xx5578 Elmhurst Hematology 75 Remittance Dr. Suite 3245 Chicago, IL 60675-3245		J	3/27/09 medical services					70.00
Account No. Exxxxxxx5941; Exxxxxxx6399; Elmhurst Memorial Hospital 75 Remittance Drive, Ste. 6383 Chicago, IL 60675-6383		J	E00002307280; E00002175942; E00002022050; E00002020941; E000023000632; E00023072 Medical Services for 3/22/09; 10/23/08; 4/1/09; 3/22/09; 4/17/08; 4/14/08; 5/6/09; 2/10/09					1,921.20
Sheet no. 8 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of ti	Subt)	2,082.20

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

CDED MODIS VANCE	С	Hu	sband, Wife, Joint, or Community	To	U	1	рΤ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT INGENT	G U L) U	D I S P U T E D	AMOUNT OF CLAIM
Account No. MOLRxxx0164; MOLRxxxx1669			5/14/08 and 5/6/08		ΙE			
Fam. Med & Chiropractic 4009 W. Fullerton Chicago, IL 60639		J	medical services		D			4,080.00
Account No. MOLRxxxx1688			6/6/08	T				
Fam.Med & Chiropractic 4009 W. Fullerton Chicago, IL 60639		J	medical services					662.00
Account No. M)CRxxxx1682; Axx0002T	╁	\vdash	4/5/08 and 6/6/08	+	+	+	+	
Fam.Med & Chiropractic 4009 W. Fullerton Chicago, IL 60639		J	medical services					2,130.00
Account No. MOCRxxxx1669	T		5/6/08	Ť	T	t	1	
Fam.Med Chiropractic 4009 W. Fullerton Ave. Chicago, IL 60635		J						3,120.00
Account No. xxxx-xxxx-xxxx-9647	1		1995	\dagger	\dagger	\dagger	\dashv	
FIA Card Services PO Box 15026 Wilmington, DE 19850-5026		J	credit card					6,500.00
Sheet no. 9 of 15 sheets attached to Schedule of				Sub				16,492.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge) [10,402.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No
	Carol Glogowski	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	COD	1	sband, Wife, Joint, or Community	C O N T	U N	D I S		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGENT	I QU I DATED	D I S P U T E D		AMOUNT OF CLAIM
Account No. xxxxxxx8065			1995]⊤	E			
Fifth Third Bank 5050 Kingsley 1MOC2J Cincinnati, OH 45263		J	credit card					4,000.00
Account No. xxxxxx1916			5/23/08 medical services				T	
Fullerson Surgery 4849 W. Fullerton Chicago, IL 60619		J	medical services					7 775 70
	_			_	ot	oppi	\perp	7,775.70
Account No. xxxxxx1989 Fullerton Surgery 4849 Fullerton Chicago, IL 60639		J	6/13/08					7,666.20
Account No. Molina 0003			6/13/09 medical services			Г	T	
Fullerton Surgery 4849 Fullerton Chicago, IL 60647		J	medical services					3,600.00
Account No. Axxx0064			5/23/08		T		T	
Fullerton Sx Center 4849 W. Fullerton Chicago, IL 60639		J	medical services					4,130.00
Sheet no. 10 of 15 sheets attached to Schedule of				Sub				27,171.90
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nıs	pag	ze)	1	•

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	(Case No
	Carol Glogowski		

CDEDITOR'S NAME	С	Н	usband, Wife, Joint, or Community	С	U	1	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. Axxx0076	CODEBTOR	C A H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	10	L	S	AMOUNT OF CLAIM
1.0000.01.00.1.00.00.00	1			L	Ď			
Fullerton Sx Center 4849 W. Fullerton Chicago, IL 60639		J						3,530.00
Account No.	╀	+		+	<u> </u>	+	1	3,330.00
Richard Glogowski c/o Law Offices of Scott M. Annes 2 W. Talcott, Suite 34 Park Ridge, IL 60068		J				,	x	
								Unknown
Account No. xxxx-xxxx-9482 HSBC PO Box 5250 Carol Stream, IL 60197		J	1995 credit card					12,200.00
Account No. xxxxxxxxxxxxx4481	╁			+		+	1	12,200.00
HSBC Retail Services PO Box 5244 Carol Stream, IL 60197-5244		J						490.19
Account No. xxx-xxx-x8736	†		3/16/09	+	T	\dagger	+	
IMC PO Box 1407 Elmhurst, IL 60126		J	medical services					66.00
Sheet no. 11 of 15 sheets attached to Schedule of						al		16,286.19
Creditors Holding Unsecured Nonpriority Claims			(Total of	.1118	pag	ge,	7 [

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

GDEDWODIG VIA VE	С	Hu	sband, Wife, Joint, or Community	Тс	Τυ	Ti	σТ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATE	! <u>!</u>	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxx5251			9/15/05	'	E			
Itasca Bank 308 W. Irving Park Lafox, IL 60147	x	J						80,000.00
Account No. xxx-xxx5-268			1995	T	T	T	T	
Kohl's PO Box 3043 Milwaukee, WI 53201-3043		J	credit card					1,400.00
Account No. xxxx3825	t		11/24/08	+	+	t	$^{+}$	
Lincoln Park Anesthesiologists 185 Penny Ave. East Dundee, IL 60118-1454		J	medical services					2,592.37
Account No. xxx1283				T	T	Ť	T	
Loyola University Medical Center PO Box 6559 Carol Stream, IL 60197-6559		J						70.00
Account No.	╁			+	+	+	+	
Marianjoy Rehabilitation Hospital and Clinics 5602 Eagle Way Chicago, IL 60678-1056	-	w						Unknown
Sheet no. 12 of 15 sheets attached to Schedule of				Sub	tot	al	7	04.000.07
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge)	84,062.37

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

	16	L	should Wife Island as Occasionally	<u> </u>	1	T 5	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. MRxx5993 Meridian Regional Imaging 2278 Momentum Place Chicago, IL 60689-5322		J	3/11/08 medical services	_	T E D		979.00
Account No. xxx-xx3463 Metro-Bensenville PO Box 1408 FPD#2 Elmhurst, IL 60126		J	3/23/09 medical services				1,180.00
Account No. xxxx-xxxx-7147 National City PO Box 2349 Kalamazoo, MI 49003-2349		J	2000 credit card				7,800.00
Account No. xx7065 Neuro & Ortho Inst. 4501 N. Winchester Chicago, IL 60640-5265		J	9/22/08 medical services				2,250.00
Account No. PCC xx6214 Pathology Consultants PO Box 88493 Chicago, IL 60680-1493		J	9/23/08 medical services				108.00
Sheet no. <u>13</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	2		(Total of	Sub			12,317.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No
	Carol Glogowski	

Debtors

GD FD FD GD IS IV I I FD	С	Hu	sband, Wife, Joint, or Community	Тс	Τυ	Ti	σТ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	10) U 	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-0519			1995	٦т	ΙĖ			
Sears PO Box 6282 Sioux Falls, SD 57117-6282		J	credit card		D			15,000.00
Account No. xxxxxxx7280			2000	T	Т	Τ		
Target Bank c/o Target Credit Services PO Box 1581 Minneapolis, MN 55440-1580		J	Line of Credit					15,000.00
Account No. xxxx-xxxx-xxxx-9857			2005	T	T	Ť	7	
U.S. Bank Box 6335 Fargo, ND 58125-6335		J	Credit Card					17,000.00
Account No.	T		January 2000	T	T	Ť	7	-
U.S. Dept of Education PO Box 5609 Greenville, TX 75403-5609		J	Student Loan					2,500.00
Account No. xxxx2909-UH	T	T	4/7/08	+	十	t	\dagger	
United Health Care 77 Hartland St. PO Box 280431, Ste. 41 East Hartford, CT 06128-0431		J	medical services					255.77
Sheet no. 14 of 15 sheets attached to Schedule of				Sub				49,755.77
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge`) [,

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B6F (Official Form 6F) (12/07) - Cont.

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1.			_	1	-	1
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	10	N	l b	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx2882			2006	1 T	T		
Wells Fargo 905 E. Rand Rd. Mount Prospect, IL 60056-2572		J	Line of Credit		D		900.00
Account No.	╅	┢		+	t	\vdash	
Account No.	-						
Account No.	╁	┢		╁	\vdash	┢	
Account No.							
Account No.							
Sheet no. 15 of 15 sheets attached to Schedule of Subtotal				202.55			
Creditors Holding Unsecured Nonpriority Claims			(Total of t				900.00
				7	Γota	al	
			(Report on Summary of So	hec	dule	es)	600,344.62

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B6G (Official Form 6G) (12/07)

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

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B6H (Official Form 6H) (12/07)

In re	William Glogowski,	Case No.
	Carol Glogowski	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

Regency Metal Finishing 795 Bonnie Lane Elk Grove Village, IL 60007

Regency Metal Finishing 795 Bonnie Lane Elk Grove Village, IL 60007

Regency Metal Finishing 795 Bonnie Lane Elk Grove Village, IL 60007

Regency Metal Finishing 795 Bonnie Lane Elk Grove Village, IL 60007

Regency Metal Finishing 795 Bonnie Lane Elk Grove Village, IL 60007

Regency Metal Finishing 795 Bonnie Lane Elk Grove Village, IL 60007

NAME AND ADDRESS OF CREDITOR

Amalgamated Bank Commerical Loan Dept. PO Box 800 Chicago, IL 60690

Illinois Dept of Revenue PO Box 88299 Chicago, IL 60680

Internal Revenue 2001 Butterfield Rd. Downers Grove, IL 60515

State of Illinois Dept of Employment Security Chicago, IL 60603-2802

Itasca Bank 308 W. Irving Park Lafox, IL 60147

A.M.B. -6250 N. River Rd. Suite 1100 Des Plaines, IL 60018

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B6I (Official Form 6I) (12/07)

In re	William Glogowski Carol Glogowski		Case No.	
		Debtor(s)		

6/03/09 2:38PM

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Sta	tus:	DEPENDENTS OF DEBTOR AND SPOUSE					
Married		RELATIONSHIP(S): None.		AGE(S):			
Employment:		DEBTOR	<u> </u>		SPOUSE		
Occupation	Pre	esident	Ordei	Entry	BI OUBL		
Name of Employer		gency Metal Finishing, Inc.	0.00	,			
How long employed		years					
Address of Employe	er 79 !	5 Bonnie Lane 3 Grove Village, IL 60007					
INCOME: (Estimat	e of average or proj	ected monthly income at time case file	ed)	D	EBTOR		SPOUSE
		nmissions (Prorate if not paid monthly		\$	0.00	\$	0.00
2. Estimate monthly	overtime			\$	0.00	\$	0.00
3. SUBTOTAL				\$	0.00	\$	0.00
4. LESS PAYROLL							
•	s and social security	7		\$	0.00	\$	0.00
b. Insurance				\$	0.00	\$	0.00
c. Union dues				\$	0.00	\$	0.00
d. Other (Spec	ify):			\$	0.00	\$	0.00
				\$	0.00	\$	0.00
5. SUBTOTAL OF	PAYROLL DEDUC	CTIONS		\$	0.00	\$	0.00
6. TOTAL NET MC	ONTHLY TAKE HO	OME PAY		\$	0.00	\$	0.00
7. Regular income fr	rom operation of bu	siness or profession or farm (Attach de	etailed statement)	\$	0.00	\$	0.00
8. Income from real		F (\$	0.00	\$	0.00
9. Interest and divid				\$	0.00	\$	0.00
		ayments payable to the debtor for the d	lebtor's use or that of	Φ.	0.00	Φ.	0.00
dependents liste 11. Social security of		ance		a	0.00	» <u> </u>	0.00
(6 10)		ance		\$	0.00	\$	0.00
(~F5))			_	\$	0.00	\$	0.00
12. Pension or retire	ement income		_	\$	0.00	\$	0.00
13. Other monthly in	ncome			· · · · · · · · · · · · · · · · · · ·			
(Specify):	Unemployment (compensation		\$	0.00	\$	900.00
_				\$	0.00	\$	0.00
14. SUBTOTAL OF	FLINES 7 THROU	GH 13		\$	0.00	\$	900.00
15. AVERAGE MO	NTHLY INCOME	(Add amounts shown on lines 6 and 14	4)	\$	0.00	\$	900.00
	16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)				\$	900.0	00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re

William Glogowski Carol Glogowski		Case No.	
	Debtor(s)		

6/03/09 2:38PM

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		ge monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,200.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	65.00
c. Telephone	\$	100.00
d. Other Cable	\$	90.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	800.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	250.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	70.00
b. Life	\$	500.00
c. Health	\$	600.00
d. Auto	\$	75.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other Student Loan	\$	330.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,780.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	900.00
b. Average monthly expenses from Line 18 above	\$	5,780.00
c. Monthly net income (a. minus b.)	\$	-4,880.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	William Glogowski Carol Glogowski		Case No.	
		Debtor(s)	Chapter	7
			-	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
30_	sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	June 3, 2009	Signature	/s/ William Glogowski William Glogowski Debtor
Date	June 3, 2009	Signature	/s/ Carol Glogowski
			Carol Glogowski
			Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

	William Glogowski		G N	
In re	Carol Glogowski		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$144,708.00	1040 Tax Return - 2008 Gross - William and Carol Glogowski
\$58,144.00	1040 Tax Return - 2007 Gross - William and Carol Glogowski
\$47,753.00	2009 YTD - William
\$12,000.00	2009 YTD - Carol

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2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$900.00 **YTD Unemployment Compensation**

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT PAID OR DATES OF PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING**

None

All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None П

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

COURT OR AGENCY

CAPTION OF SUIT AND CASE NUMBER Richard Glogowski v. Regency Metal Finishing, Inc., et al.; Case No. 09 CH 10096

NATURE OF PROCEEDING Complaint for Injunctive and Other Relief

AND LOCATION Circuit Court of Cook County, Pending Illinois, County Department, **Chancery Division**

STATUS OR DISPOSITION

AMB-SGP TX/IL, L.P. v. Regency Metal Finaihing,

Inc., William I. Glogowski and Carol Jean Glogowki, Case No. 09M3 1371

Complaint for Rent and Other Relief

Circuit Court of Cook County, pending Illinois, Municipal Department, Third District

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CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY STATUS OR AND LOCATION DISPOSITION **Circuit Court of Cook County,** Pending

AMB-SGP TX/IL, L.P. v. Regency Metal Finishing, Inc., Case No. 09M3 1370 Complaint for Forcible Entry and Detainer Illinois, Municipal

Department, Third District

Cheetah Staffing, LLC v. Regency Metal Finishing, Inc.; Case No. 2009 M3 1263 Collections

Illinois, Third Municipal

Circuit Court of Cook County, x-parte default judgment for plaintiff

District

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS DESCRIPTION AND VALUE OF OF COURT DATE OF

OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

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8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None П

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Crane, Heyman, Simon, Welch & Clar 135 S. LaSalle Street **Suite 3705** Chicago, IL 60603

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR March 25, 2009

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$3,500.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Chase Bank

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking Account - a/c #4389

AMOUNT AND DATE OF SALE OR CLOSING \$16,669.00 - Sept. 2008

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY**

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS Regency Metal Finishing

795 Bonnie Lane Elk Grove Village, IL 60007 NAME AND ADDRESS OF GOVERNMENTAL UNIT

Metropolitan Water Reclamation Enforcement/Pretreatment Section

Chicago, IL 60612-0000

PO Box 10654

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

NOTICE

ENVIRONMENTAL

ENVIRONMENTAL

Clean up or Plant

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT Regency Metal Finishing, Inc.

Elk Grove Village, IL 60007

795 Bonnie Lane

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

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19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS John Siblev

PO Box 149

Saint Charles, IL 60175

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

9183-2009 John Sibley **PO Box 149**

Saint Charles, IL 60175

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records

of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME John Sibley PO Box 149

Saint Charles, IL 60175

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED Itaska Bank September 2007

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATES SERVICES RENDERED

1983-2009

DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY DATE OF INVENTORY **RECORDS**

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE OF STOCK OWNERSHIP NAME AND ADDRESS TITLE

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22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

ADDRESS DATE OF WITHDRAWAL NAME

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 3, 2009	Signature	/s/ William Glogowski	
			William Glogowski	
			Debtor	
Date	June 3, 2009	Signature	/s/ Carol Glogowski	
	_		Carol Glogowski	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

William Glog				Coo No	
In re Carol Glogov	VSKI	Ε	Debtor(s)	Case No. Chapter	7
	CHAPTER 7 INI	DIVIDUAL DEBTO	R'S STATEMENT	OF INTEN	TION
		the estate. (Part A manditional pages if nec		ed for EACI	H debt which is secured by
Property No. 1					
Creditor's Name: Citi Mortgage			Describe Property Se Home Mortgage	ecuring Debt	:
Property will be (check	k one):	■ Retained			
If retaining the propert ☐ Redeem the pro ☐ Reaffirm the de ☐ Other. Explain	operty ebt		id lien using 11 U.S.C.	§ 522(f)).	
Property is (check one Claimed as Exe			☐ Not claimed as exer	mpt	
Property No. 2					
Creditor's Name: Citibank N.A.			Describe Property Se 1117 Argyle, Bensen		
Property will be (check	k one):	■ Retained			
If retaining the propert ☐ Redeem the pro ☐ Reaffirm the de ☐ Other. Explain	operty ebt		id lien using 11 U.S.C.	§ 522(f)).	
Property is (check one Claimed as Exe			☐ Not claimed as exer	mpt	
PART B - Personal pro Attach additional pages		pired leases. (All three	columns of Part B mus	t be complete	ed for each unexpired lease.
Property No. 1]			
Lessor's Name:		Describe Leased Pro		Lease will be	e Assumed pursuant to 11

☐ YES

 \square NO

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I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Joint Debtor

Date	June 3, 2009	Signature	/s/ William Glogowski
			William Glogowski
			Debtor
Date	June 3, 2009	Signature	/s/ Carol Glogowski
			Carol Glogowski

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United States Bankruptcy Court	
Northern District of Illinois	

т	William Glogowski		C N			
In r	e Carol Glogowski	Debtor(s)	Case No. Chapter	7		
	DISCI OSLIDE OF (COMPENSATION OF ATTODNE	W EOD DI	EDTAD(C)		
	DISCLUSURE OF C	COMPENSATION OF ATTORNE	LY FUR DE	ZBIUK(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to acce	ept	\$	3,799.00		
	Prior to the filing of this statement I have	ve received	\$	3,500.00		
	Balance Due		\$	299.00		
2.	The source of the compensation paid to me v	was:				
	■ Debtor □ Other (specify):					
3.	The source of compensation to be paid to me	e is:				
	■ Debtor □ Other (specify):					
4.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
		ed compensation with a person or persons who a ist of the names of the people sharing in the comp				
5.	In return for the above-disclosed fee, I have	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	b. Preparation and filing of any petition, sch	on, and rendering advice to the debtor in determine thedules, statement of affairs and plan which may ng of creditors and confirmation hearing, and any	be required;			
6.	adversary proceedings, comp redemption proceedings, abai	disclosed fee does not include the following servolaints to determine dischargeability of de ndonment proceedings, motions to conver representation of the Debtor in such a c	ebt and compl ert the Chapte	er 7 case to another Chapter		
		CERTIFICATION				
this	I certify that the foregoing is a complete state bankruptcy proceeding.	ement of any agreement or arrangement for payn	nent to me for re	epresentation of the debtor(s) in		
Date	ed: June 3, 2009	/s/ SCOTT R. CLAR				
		SCOTT R. CLAR	m Walah 9 C	lou		
		Crane, Heyman, Simo Suite 3705	n, weich & C	ıar		
		135 South LaSalle Str Chicago, IL 60603-429 312-641-6777 Fax: 31	97			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

SCOTT R. CLAR	X /s/ SCOTT R. CLAR	June 3, 2009	
Printed Name of Attorney	Signature of Attorney	Date	
Address:			
Suite 3705			
135 South LaSalle Street			
Chicago, IL 60603-4297			
312-641-6777			
Ce	rtificate of Debtor		
I (We), the debtor(s), affirm that I (we) have recei			
T (we), the debtor(s), arriting that T (we) have recent	ived and read this notice.		
William Glogowski			
Carol Glogowski	X /s/ William Glogowski	June 3, 2009	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X /s/ Carol Glogowski	June 3, 2009	
	Signature of Joint Debtor (if any)	Date	

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United States Bankruptcy Court Northern District of Illinois

In re	William Glogowski Carol Glogowski		Case No.		
		Debtor(s)	Chapter	7	
	VE	CRIFICATION OF CREDITOR M			
		Number of	Creditors:	72	
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	tors is true and	correct to the best of my	
Date:	June 3, 2009	/s/ William Glogowski			
		William Glogowski Signature of Debtor			
Date:	June 3, 2009	/s/ Carol Glogowski			
		Carol Glogowski			
	Signature of Debtor				

Case 09-20244 Doc 1 A.M.B. -6250 N. River Rd. Suite 1100 Des Plaines, IL 60018

Advantage MRI

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c/o Lee F. Dewald/Riebandt & DeWald

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